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SEMROD T JOSEPH Form 4 April 16, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL

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1 &					me and Tion Financial			-	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last	(First) (M	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)					Statement for onth/Day/Year 15/03	10% _ C	X Director 10% Owner Officer (give title below) Other (specify below)				
(Street) Princeton, NJ 08540							Dat	f Amendment, te of Original onth/Day/Year)	(Ch X F Pers	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State) (Zip)				Table I Non-Derivative Securities Acquired, I						Disposed of, or Beneficially Owned			
1. Title of Security (Instr. 3)	action Date (Month/ Day/ Year)	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction Code (Instr. 8) Code V		4. Securitie (A) or Disp (Instr. 3, 4 Amount	posed o		5. Amount of Securities Beneficially Owned Following Reported Transactions(s)		hip Form: Direct (D) r Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
/						(D)		(Instr. 3 & 4)					

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially **Owned**

(e.g., puts, calls, warrants, options, convertible securities)

	(eig.) puts, earlis, warrants, operations, convertible securities,													
1. Title of	2. Conver-	3. Trans-	3A.	4.	5. Number o	of	6. Date Exerc	isable	7. Title ar	nd Amount	8. Price of	9. Number of	10.	11.
Derivative	sion or	action	Deemed	Trans-	Derivative		and Expiratio	n	of Underlying		Derivative	Derivative	Owner-	of I
Security	Exercise	Date	Execution	action	Securities		Date		Securities		Security	Securities	ship	Ber
	Price of		Date,	Code	Acquired (A	(1	(Month/Day/		(Instr. 3 & 4)		(Instr. 5)	Beneficially	Form	Ow
(Instr. 3)	Derivative	(Month/	if any		or Disposed	of	Year)			Owned	of Deriv-	(Ins		
	Security	Day/	(Month/	(Instr.	(D)							Following	ative	
		Year)	Day/	8)								Reported	Security:	
			Year)		(Instr. 3, 4 &	£ 5)						Transaction(s)	Direct	
				Code V	(A)	(D)	Date	Expira-	Title	Amount or		(Instr. 4)	(D)	
					(11)	` /	Exer-cisable			Number of			or	
					[]		Ener cioacie			1				

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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						Date		Shares		Indirect (I) (Instr. 4)	
Stock Units	1-for-1	04/15/03	A (1)	1,155.1791	(2)	I —	Common Stock	1,155.1791	\$25.97		

Explanation of Responses:

(1) Annual award of FBF stock units under the Directors Deferred Compensation and Stock Unit Plan.

(2) Stock units are payable in shares of FBF common stock upon the reporting person's retirement or resignation from the Board of Directors.

By: /s/ Martha R. Francis

Martha R. Francis, Attorney-in-Fact

Date

**Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed.

If space is insufficient, See Instruction 6 for procedure.

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^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).